

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Kazdin et al.

Title:

MORTGAGE PRODUCT

Appl. No.:

Filing Date:

Examiner:

Art Unit:

CERTIFICATE OF EXPRESS MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.

EL 979078508 US 1/28/04

(Express Mail Label Number) (Date of Deposit)

Carolyn Simpson

(Printed Namp)

(Signature)

# UTILITY PATENT APPLICATION TRANSMITTAL

Mail Stop PATENT APPLICATION Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Robert A. Kazdin 5111 Dudley Lane, #303 Bethesda, Maryland 20814

Edmund P. Coffay III 16716 Cutlass Drive Rockville, Maryland 20853

#### Enclosed are:

- [X] Specification, Claim(s), and Abstract (27 pages).
- [X] Formal drawings (5 sheets, Figures 1, 2, 3, 4, 5, 6, 7).
- [X] Declaration and Power of Attorney (4 pages).

- [X] Assignment Recordation Cover Sheet (1 page).
- [X] Assignment of the invention to Fannie Mae (4 pages).
- [X] Check in the amount of \$40.00 for Assignment recordation.
- [X] Request for application not to be published with certification under 35 USC 122(b)(2)(B)(i) (1 page).
- [X] Application Data Sheet (37 CFR 1.76) (3 pages).

### The filing fee is calculated below:

	Claims as Filed	,	cluded in		Extra		Rate		Fee Totals
Basic Fee		Ва	sic Fee				\$770.00	_	\$770.00
basic ree									
Total	45	-	20	=	25	X	\$18.00	=	\$450.00
Claims:									
Independents .	- 4	-	3	=	1	, <b>x</b>	\$86.00	=	\$86.00
. If any Multiple	e Dependent	Clain	n(s) pres	ent:		. +	\$290.00	=	\$0.00
-	7						SUBTOTAL:	=	\$1306.00
[ ]		Small	Entity 1	Fees	App	ly (subtr	ract ½ of above):	=	\$0.00
- <del>-</del>		`	_			TOTA	L FILING FEE:	=	\$1,306.00

- [X] A check in the amount of \$1,306.00 to cover the filing fee is enclosed.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Attorney for Applicant

Registration No. 51,495

Date 1/28/04

FOLEY & LARDNER Michael S. Brayer

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(Signature)

# REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Commissioner for Patents PO Box 1450 Alexandria, Virginia 22313-1450

Sir:

Applicants hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicants hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date 1/28/04

**FOLEY & LARDNER** 

Customer Number: 34099

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Michael S. Brayer Attorney for Applicant Registration No. 51,495